

AMENDMENTS TO THE CLAIMS

Please replace all prior versions and listings of claims with the following listing of claims.

1. (Currently Amended) A computer implemented method for enabling a financial services client and ~~one or more~~ financial service provider participants to collaborate as a team, ~~comprising the steps of the method executed by one or more processors configured to~~ perform the following operations:

~~enabling~~ receiving, from a financial services client, a request to define a collaboration team comprising one or more a first financial service provider participant and a second financial service provider participant[[s]] that are financial advisers for the financial services client, to be defined and to provide a first scope of authorization and a second scope of authorization for the first and second financial service provider participants, respectively, to access data of the financial services client;

providing a common electronic forum ~~containing client data wherein~~ for storing the financial services client data and making the financial services client data [[is]] selectively accessible [[by]] to authorized ones of the one or more financial service provider participants such that the common electronic forum enables the financial service provider participants (i) to access at least portion of the financial services client data according to the financial service provider participant's scope of authorization wherein each participant has predefined authorizations; and (ii) to post information to the common online forum, such that the posted information is accessible to the financial services client and authorized ones of the financial service provider participants; and

enabling receiving, from the financial services client, a request to interact with access the information provided by the one or more financial service provider participants through the common electronic forum

~~wherein the common electronic forum further enables interaction among the one or more participants through the common forum where client data is accessible within the scope of access authorized to each participant.~~

2. (Currently Amended) The method of claim 1 wherein ~~participants comprise~~ advisors the first and second scope of authorization are different.

3. (Currently Amended) The method of claim 1 wherein the common electronic forum provides the financial service provider participants download capability of financial service client data.

4. (Currently Amended) The method of claim 1 wherein the common electronic forum ~~provides~~ tracks modification information associated with client data wherein modification information comprises one or more actions associated with ~~one or more~~ the financial service provider participants.

5. (Currently Amended) The method of claim 1 wherein the operations further ~~comprising the step of~~ comprise enabling the financial services client to view information associated with the ~~one or more~~ financial service provider participants collaborating for the financial services client,

wherein the information comprises one or more of: participant identification, historical information, scope of access and activity information for each financial service provider participant.

6. (Currently Amended) The method of claim 1 wherein the operations further ~~comprising the step of~~ comprise enabling the financial services client to access a calendar function for collaborating events with ~~one or more~~ the financial service provider participants associated with the financial services client.

7. (Currently Amended) The method of claim 1 wherein the operations further ~~comprising the step of~~ comprise enabling the financial services client to view aggregated financial services client data from one or more sources.

8. (Currently Amended) The method of claim 1 wherein the operations further ~~comprising the step of~~ comprise enabling the financial services client to access a library of resources.

9. (Currently Amended) The method of claim 1 wherein financial services client data comprises financial documents.

10. (Currently Amended) The method of claim 1 wherein financial service provider participants ~~comprise financial advisors associated with the client~~ have different expertise.

11. (Currently Amended) The method of claim 1 wherein the operations further ~~comprising the step of~~ comprise enabling the financial services client to define one or more triggering events and one or more alert mechanisms for notifying the financial services client of the occurrence of the one or more triggering events.

12. (Currently Amended) The method of claim 1 wherein the operations further ~~comprising the step of~~ comprise enabling the financial services client to access a financial services client history database wherein the financial services client history database maintains information related to previous actions.

13. (Currently Amended) The method of claim 1 wherein financial services client data access comprises one or more of read only; read and write; read, write and delete; and no access.

14. **(Currently Amended)** The method of claim 1 wherein the operations further comprising the step of comprise enabling the financial services client to add a new financial service provider participant.

15. **(Currently Amended)** A computer-implemented method for enabling a financial service client and ~~one or more~~ financial service provider participants to collaborate as a team, comprising the steps of the method executed by one or more processors configured to perform the following operations:

enabling one or more participants to be part of a collaboration team defined by a client;
providing a common electronic forum for a collaboration team comprising a first financial service provider participant and a second service provider participant that are financial advisors for the financial services client, the first and the second financial service provider participants having a first scope of authorization and a second scope of authorization, respectively, defined by the financial services client to access data of the financial services client; and

enabling the one or more participants- receiving, from one financial service provider participant, a request to selectively access financial services client data from [[a]] the common electronic forum, wherein the common electronic forum enables the financial service provider participants (i) to access at least a portion of the financial services client data according to the financial service provider participant's scope of authorization, and (ii) to post information to the common electronic forum, such that the posted information is accessible to the financial services client and authorized ones of the financial service provider participants

containing client data wherein client data is accessible by one or more financial service provider participants wherein each participant has predefined authorizations;

enabling the one or more financial service provider participants to interact with the financial services client through the common electronic forum; and

~~enabling the one or more financial service provider participants to interact with each other through the common electronic forum where client data is accessible within the scope of access authorized to each participant.~~

16. (Currently Amended) The method of claim 15 wherein ~~participants comprise~~ advisors the first and second scope of authorization are different.

17. (Currently Amended) The method of claim 15 wherein the common electronic forum provides the financial service provider participants download capability of financial services client data.

18. (Currently Amended) The method of claim 15 wherein the common electronic forum ~~provides~~ tracks modification information associated with financial services client data wherein modification information comprises one or more actions associated with ~~one or more~~ the financial service provider participants.

19. (Currently Amended) The method of claim 15 further comprising ~~the step of~~ enabling the ~~one or more~~ financial service provider participants to view information associated with the financial services client for whom the ~~one or more~~ financial service provider participants are collaborating.

20. (Currently Amended) The method of claim 15 further comprising ~~the step of~~ enabling the ~~one or more~~ financial service provider participants to access a calendar function for collaborating events with other financial service provider participants associated with the financial services client and the financial services client.

21. (Currently Amended) The method of claim 15 further comprising ~~the step of~~ enabling the ~~one or more~~ financial service provider participants to formulate a financial plan for

the financial services client based on aggregated financial services client data from one or more sources.

22. (Currently Amended) The method of claim 15 further comprising ~~the step of~~ enabling the ~~one or more~~ financial service provider participants access a library of resources wherein information gathered from the library of resources are imported into the common electronic forum for the financial services client .

23. (Currently Amended) The method of claim 15 wherein the financial services client data comprises financial documents.

24. (Currently Amended) The method of claim 15 wherein the financial service provider participants ~~comprise financial advisors associated with the client~~ have different expertise.

25. (Currently Amended) The method of claim 15 further comprising ~~a step of~~ enabling the ~~one or more~~ financial service provider participants to define one or more triggering events and one or more alert mechanisms for notifying the ~~one or more~~ financial service provider participants of the occurrence of the one or more triggering events.

26. (Currently Amended) The method of claim 15 further comprising ~~a step of~~ enabling the ~~one or more~~ financial service provider participants access to a financial services client history database wherein the financial services client history database maintains information related to previous actions.

27. (Currently Amended) The method of claim 15 further comprising ~~a step of~~ enabling the ~~one or more~~ financial service provider participants to add a new financial services client.

28. (Currently Amended) A computer implemented system for enabling a financial services client and ~~one or more~~ financial service provider participants to collaborate as a team comprising:

one or more processors configured to:

receive, from a financial services client, a request to define a collaboration team comprising a first financial service provider participant and a second financial service provider participant that are financial advisers for the financial services client, and to provide a first scope of authorization and a second scope of authorization for the first and second financial service provider participants, respectively, to access data of the financial services client;

provide a common electronic forum for storing the financial services client data and making the financial services client data selectively accessible to authorized ones of the financial service provider participants such that the common electronic forum enables the financial service provider participants (i) to access at least a portion of the financial services client data according to the financial service provider participant's scope of authorization, and (ii) to post information to the common electronic forum, such that the posted information is accessible to the financial services client and authorized ones of the financial service provider participants; and

receive, from the financial services client, a request to access the information provided by the financial service provider participants through the common electronic forum.

~~a definition means for enabling a client to define a collaboration team comprising one or more participants;~~

~~a common electronic forum containing client data wherein client data is accessible by one or more participants wherein each participant is authorized a scope of access by the client; and~~

~~an interaction means for enabling the client to interact with one or more participants through the common forum wherein the common forum further enables interaction among the~~

~~one or more participants through the common forum where client data is accessible within the scope of access authorized to each participant.~~

29. **(Currently Amended)** The system of claim 28 wherein ~~participants comprise advisors~~ the first and second scope of authorization are different.

30. **(Currently Amended)** The system of claim 28 wherein the common electronic forum provides the financial service provider participants download capability of financial services client data.

31. **(Currently Amended)** The system of claim 28 wherein the common electronic forum ~~provides~~ tracks modification information associated with financial services client data wherein modification information comprises one or more actions associated with ~~one or more~~ the financial service provider participants.

32. **(Currently Amended)** The system of claim 28 further comprising a display ~~means~~ device for enabling the financial services client to view information associated with the one or more financial service provider participants collaborating for the financial services client, wherein the information comprises one or more of: participant identification, historical information, scope of access and activity information for each financial service provider participant.

33. **(Currently Amended)** The system of claim 28 further comprising a calendar function for collaborating events with ~~one or more~~ the financial service provider participants associated with the financial services client.

34. **(Currently Amended)** The system of claim 28 further comprising a display ~~means~~ device for enabling the financial services client to view aggregated financial services client data from one or more sources.

35. **(Currently Amended)** The system of claim 28 further comprising a ~~resource~~ means an interface for enabling the financial services client to access a library of resources.

36. **(Currently Amended)** The system of claim 28 wherein financial services client data comprises financial documents.

37. **(Currently Amended)** The system of claim 28 wherein the financial service provider participants ~~comprise financial advisors associated with the client~~ have different expertise.

38. **(Currently Amended)** The system of claim 28 further comprising an alert ~~means~~ generator for enabling the financial services client to define one or more triggering events and one or more alert mechanisms for notifying the financial services client of the occurrence of the one or more triggering events.

39. **(Currently Amended)** The system of claim 28 further comprising a financial services client history database for maintaining information related to previous actions.

40. **(Currently Amended)** The system of claim 28 wherein financial services client data access comprises one or more of: read only; read and write; read, write and delete; and no access.

41. (Currently Amended) The system of claim 28 further comprising ~~an add means~~ an interface for enabling the financial services client to add a new financial service provider participant to the collaboration team.

42. (Currently Amended) A computer implemented system for enabling a financial services client and ~~one or more~~ financial service provider participants to collaborate as a team comprising:

one or more processors configured to:

provide a common electronic forum for a collaboration team comprising a first financial service provider participant and a second financial service provider participant that are financial advisors for the financial services client, the first and the second financial service provider participants having a first scope of authorization and a second scope of authorization, respectively, defined by the financial services client to access data of the financial services client; and

receive, from one of the financial service provider participants, a request to selectively access financial services client data from the common electronic forum, wherein the common electronic forum enables the financial service provider participants (i) to access at least a portion of the financial services client data according to the financial service provider participant's scope of authorization, and (ii) to post information to the common electronic forum, such that the posted information is accessible to the financial services client and authorized ones of the financial service provider participants.

~~a definition means for enabling the one or more participants to be part of a collaboration team defined by a client;~~

~~a common electronic forum containing client data wherein client data is accessible by one or more participants wherein each participant is authorized a scope of access by the client;~~

~~an interaction means for enabling the one or more participants to interact with the client through the common electronic forum; and~~

~~a collaboration means for enabling the one or more participants to interact with each other through the common electronic forum where client data is accessible within the scope of access authorized to each participant.~~

43. (Currently Amended) The system of claim 42 wherein participants comprise ~~advisors~~ the first and second scope of authorization are different.

44. (Currently Amended) The system of claim 42 wherein the common electronic forum provides the financial service provider participants download capability of financial services client data.

45. (Currently Amended) The system of claim 42 wherein the common electronic forum ~~provides~~ tracks modification information associated with financial services client data wherein modification information comprises one or more actions associated with ~~one or more~~ the financial service provider participants.

46. (Currently Amended) The system of claim 42 further comprising a display ~~means~~ device for enabling the ~~one or more~~ financial service provider participants to view information associated with the financial services client for whom the ~~one or more~~ financial service provider participants are collaborating.

47. (Currently Amended) The system of claim 42 further comprising a calendar function for collaborating events with other financial service provider participants associated with the financial services client and the financial services client.

48. (Currently Amended) The system of claim 42 further comprising a ~~planning~~ means planner for enabling the ~~one or more~~ financial service provider participants to formulate

a financial plan for the financial services client based on aggregated financial services client data from one or more sources.

49. (Currently Amended) The system of claim 42 further comprising ~~a resource~~ means an interface for enabling the ~~one or more~~ financial service provider participants access a library of resources,

wherein information gathered from the library of resources are imported into the common electronic forum for the financial services client.

50. (Currently Amended) The system of claim 42 wherein financial services client data comprises financial documents.

51. (Currently Amended) The system of claim 42 wherein the financial service provider participants ~~comprise financial advisors associated with the client~~ have different expertise.

52. (Currently Amended) The system of claim 42 further comprising an alert ~~means~~ generator for enabling the ~~one or more~~ financial service provider participants to define one or more triggering events and one or more alert mechanisms for notifying the ~~one or more~~ financial service provider participants of the occurrence of the one or more triggering events.

53. (Currently Amended) The system of claim 42 further comprising a financial services client history database for maintaining information related to previous actions.

54. (Currently Amended) The system of claim 42 further comprising an ~~add means~~ interface for enabling the ~~one or more~~ financial service provider participants to add a new financial services client to the coolaboration team.

55. (Currently Amended) The method of claim 1, wherein the client data contained in the common electronic forum is stored in an encrypted format.

56. (Currently Amended) The method of claim 1, wherein the operations further ~~comprising the step of~~ comprise providing a means to transmitting the financial services client data to the common electronic forum in an encrypted format.

57. (Currently Amended) A computer-implemented method for enabling a client of more than one financial services advisor and ~~one or more~~ financial services advisor participants to collaborate as a team, ~~comprising the steps of:~~ the method executed by one or more processors configured to perform the following operations:

enabling receiving, from a financial services client, of more than one financial services advisor a request to define a financial services advisory collaboration team comprising one or more a first financial services advisor participant and a second financial services advisor participant for the financial services client, and to provide a first scope of authorization and a second scope of authorization for the first and second financial provider advisor participants, respectively, to access data of the financial services client; and

providing a common online forum for storing and selectively sharing making personal and financial information about the client and financial documents associated with the client selectively accessible to authorized ones of the financial service advisor participants such that the common online forum enables the financial service advisor participants (i) to access at least a portion of the personal and financial information about the financial services client and financial documents associated with the client according to the financial service advisor participant's scope of authorization, and (ii) to post information to the common online forum, such that the posted information is accessible to the financial services client and authorized ones of the financial services advisor participants, the common online forum further comprising:

a client module that enables the financial services client, through the common online forum, to access data associated with the client ~~[[and]],~~ to generate a request for ~~define~~ defining the scope of authorization data-level access control for one or more financial services advisor~~[[s]]~~ participants, and to access the information posted by financial service advisor participants;

an advisor module that enables ~~one or more~~ of financial services advisor~~[[s]]~~ participants to select a client for which ~~[[the]]~~ that client has previously granted the financial services advisor access to that clients data, and to select an activity related to the selected financial services client;

a financial services client history database that stores data related to the financial services client and records activity associated with the financial services client; and

a collaboration module that enables both ~~[[a]]~~ the financial services client to communicate with each of the financial services advisor participants and ~~one or more~~ the authorized financial services advisor~~[[s]]~~ participants to communicate with each other through the common online forum.

58. **(Currently Amended)** The computer implemented method of claim 57 wherein the client module further comprises:

an action request module that enables ~~[[a]]~~ the financial services client to request ~~one or more~~ financial services advisor~~[[s]]~~ participants to update one or more of the financial services client's files; and

a program alert module that enables the financial services client to define personalized alerts in response to triggering events defined by the financial services client.

59. **(Currently Amended)** The computer implemented method of claim 57 wherein the collaboration module further comprises:

a document view module that enables ~~[[a]]~~ the financial services client and ~~one or more~~ authorized financial services advisor~~[[s]]~~ participants to view and edit one or more documents related to the financial services client that are stored in a central repository;

an update module that enables the financial services client and ~~one or more~~ the financial services advisor~~[[s]]~~ participants to view a summary of modifications performed relative to one or more documents; and

a chat board that enables the financial services client and ~~one or more~~ the financial services advisor~~[[s]]~~ participants to engage in a real time online conference.